

Entered: June 18th, 2025

Signed: June 18th, 2025

SO ORDERED

David E. Rice
 DAVID E. RICE
 U. S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE DISTRICT OF MARYLAND
*Baltimore Division***

IN RE:
 Karina Vermillion

DEBTOR(S)

CHAPTER 13

CASE NO. 25-11748-DER

NAVIGATOR PRIVATE CAPITAL, LLC
 MOVANT,

Vs..

Karina Vermillion

DEBTOR(S),

**CONSENT ORDER MODIFYING AUTOMATIC STAY
 ON REAL PROPERTY LOCATED AT:
 8067 CROOM ROAD, UPPER MARLBORO, MD 20772**

NAVIGATOR PRIVATE CAPITAL, LLC, (hereinafter “Movant”) and Karina Vermillion, (hereinafter “Debtor”) each by and through counsel, reached an agreement in this matter, as follows. No other parties-in-interest has filed a response to the motion for relief from stay consequently does not object to the relief requested.

The parties stipulate that Movant is a secured creditor of the Debtor and Movant's claim is based upon a certain promissory note ("Note") dated August 25, 2023, and repayment under the Note is secured by a Deed of Trust recorded among the land records of Prince George's County, Maryland.

Upon review of the Motion for Relief from Automatic Stay filed herein by Movant, it is hereby,

ORDERED, that the automatic stay imposed by 11 U.S.C. § 362 (a) is TERMINATED to enable Movant and/or its successors and assigns to Respond to Litigation filed in the Circuit Court of Prince George's County Maryland at Case # C-16-CV-25-002377, including the filing of any counterclaims, cross claims and third party claims which may relate thereto and it is further,

ORDERED, that the 14-day stay provided by Bankruptcy Rule 4001(a)(3) be waived as to the above relief; and it is further,

ORDERED that the automatic stay is MODIFIED, pursuant to 11 U.S.C. § 362(d) to permit Movant to initiate action with regard to the property located at 8067 CROOM ROAD, UPPER MARLBORO, MD 20772, (the "Property"), including but not limited to the commencement or continuation of foreclosure proceedings as permitted by state law and pursuant to the terms of the Deed of Trust, to obtain or transfer title to the Property, and to allow the successful purchaser to take action permitted by state law to obtain possession of same; and it is further,

ORDERED that the above provision as it specifically relates to the foreclosure proceedings of 8067 Croom Road, Upper Marlboro, MD 20772 order is STAYED, provided the Debtor complies with below provisions:

1. The Debtor shall provide to Movant a copy of a valid contract for the sale of the property on or before September 30, 2025 which provides for a settlement no later than December 15, 2025

2. The Debtor shall within fourteen (14) days of a request by Movant to Debtor's Counsel provide proof of insurance on the property in compliance with the Deed of Trust

3. The Debtor shall within fourteen (14) days of a request by Movant to Debtor's Counsel provide proof of payment of property taxes. Movant acknowledges that taxes have been paid through June 30, 2025 and the taxes which become due July 1, 2025 are promptly paid if paid on or before September 30, 2025

ORDERED that if the Debtor fails to comply with the above requirements in Paragraphs numbered 1-3 supra, the Debtor shall be deemed to be in default under this Order. In such event, Movant's attorney shall file a Notice of Termination of Stay and shall mail a copy of said notice to the Debtor and to Debtor's attorney. Upon the filing of a Notice of Termination of Stay, the automatic stay of 11 U.S.C. § 362(a) shall terminate without any further proceeding in this Court and Movant shall be free to initiate action against the Property, including, but not limited to, commencement or continuation of foreclosure proceedings; and it is further,

ORDERED that in the event Debtor converts this case to a case under Chapter 7 of the U.S. Bankruptcy Code, the automatic stay provided for under § 362(a) shall be terminated as to the Debtor's interests and the bankruptcy estate's interest, effective the date of conversion without any further proceeding in this Court; and it is further,

ORDERED that the provisions set forth in this Order shall apply to any subsequent assignee of the Movant and/or their successors in interest; and it is further,

ORDERED that if the holder of any other Deed of Trust on the Property obtains relief from the automatic stay, then the Movant herein shall automatically be granted relief from the automatic stay; and it is further,

ORDERED that the fourteen (14) day stay of relief pursuant to Fed. Rule Bankr. P. 4001(a)(3) is hereby waived.

SEEN AND AGREED:

/s/ Diana C. Theologou
Diana C. Theologou, BAR #14284
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Counsel for Movant

/s/ Geri Lyons Chase
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Law Office of Geri Lyons Chase
2007 Tidewater Colony Drive
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Counsel for Debtor

CERTIFICATION OF DEBTOR'S ATTORNEY

I HEREBY CERTIFY that I approve of the foregoing Consent Order Modifying Automatic Stay and that its terms have been provided to the Debtor, who consents to the terms provided therein.

/s/ Geri Lyons Chase
Geri Lyons Chase
Counsel for Debtor

CERTIFICATION OF CONSENT

I HEREBY CERTIFY that the terms of the Consent Order Modifying Automatic Stay submitted to the Court are identical to those set forth in the original; and the signatures represented by the /s/ on this copy references the signatures of the consenting parties on the original consent order.

/s/ Diana C. Theologou

Diana C. Theologou, BAR #14284

Counsel for Movant

cc:

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Debtor Attorney

Brian A. Tucci
Brian A. Tucci, Chapter 13 Trustee
P.O. Box 1110
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CH 13 Trustee

END OF ORDER